

IN THE CLAIMS:

Claim 1 (currently amended) A method for enabling a receiptless refund transaction using [creating] an electronic transaction receipt, the method comprising:

- a. receiving, at a transaction station, [a user] first biometric [sample] data from a user;
- b. receiving, at the transaction station, transaction information;
- c. locating, at a database, a user record associated with [said] second biometric [sample] data previously registered by said user, said locating being based on a match of said first biometric data and said second biometric data; and
- d. storing said transaction information as an electronic transaction receipt in association with said located user record, wherein said stored electronic transaction receipt is retrievable in a subsequent refund transaction upon presentation of third biometric data from said user, said refund transaction being completed using said electronic transaction receipt in place of a paper receipt.

Claim 2 (original) The method of claim 1, wherein said transaction information includes product code information.

Claim 3 (original) The method of claim 2, wherein said product code information is a universal product code information.

Claim 4 (original) The method of claim 2, wherein said product code information is one or more of a radio frequency identification signal, a product keyword, and a product department code.

Claim 5 (original) The method of claim 1, wherein said transaction information includes one or more of a transaction date, a transaction time, the location of a point of sale, payment information for the transaction, and the price of one or more items purchased in the transaction.

Claim 6 (original) The method of claim 1, wherein said transaction information includes a system operator identifier.

Claim 7 (currently amended) The method of claim 6, wherein said system operator identifier includes one or more of [a] biometric [sample] data, a password, an identification code, and a device code associated with a device registered to the system operator.

Claim 8 (currently amended) The method of claim 6, wherein said locating further comprises locating a user sub record associated with a specific [merchant] system operator.

Claim 9 (currently amended) The method of claim 8, further comprising creating a user sub record if a sub record associated with a specific [merchant] system operator is not located.

Claim 10 (original) The method of claim 8, further comprising storing one or more transaction station parameters in association with said sub-record.

Claim 11 (currently amended) The method of claim 1, further comprising receiving a [purchaser] user identification code.

Claim 12 (currently amended) The method of claim 11, wherein said identification code is a [purchaser] user system identification code.

Claim 13 (original) The method of claim 11, wherein said identification code points to a group of one or more associated user records.

Claim 14 (original) The method of claim 13, wherein said user records are associated according to one or more of a business relationship, a familial relationship, and an acquaintance relationship.

Claim 15 (original) The method of claim 1, wherein said transaction station is at a point of sale.

Claim 16 (original) The method of claim 1, wherein the transaction station receives transaction information via one or more of a digital scan of a paper transaction receipt; an optical character recognition scan of a paper receipt; a bar code scan of a paper transaction receipt; a radio frequency identification device transmitter receipt; and a two dimensional bar code scan of a paper transaction receipt.

Claim 17 (original) The method of claim 16, further comprising:

- a. sending a request for additional transaction information to a second database;
- b. receiving, from the second database, said requested additional transaction information; and
- c. storing said additional transaction information in association with said user record.

Claim 18 (original) The method of claim 17, wherein said additional transaction information includes one or more of further transaction payment information, further item detail, and further user information.

Claim 19 (original) The method of claim 1, further comprising sending, by the transaction station, a transaction approval request.

Claim 20 (original) The method of claim 19, wherein said transaction approval request includes a request for authorization of a financial transaction via a biometric authorization system.

Claim 21 (original) The method of claim 19, wherein said transaction approval request includes a request for authorization of an age-restricted transaction via a biometric authorization system.

Claim 22 (original) The method of claim 19, wherein said transaction approval request includes a request for authorization of an identity verification transaction via a biometric authorization system.

Claim 23 (currently amended) A method in a transaction station for creating an electronic transaction receipt, the method comprising:

- a. receiving [a] first user biometric [sample] data from a user;
- b. receiving a user personal identification code;
- c. sending said user personal identification code to a database;
- d. receiving from said database [a registered] second biometric [sample] data registered by said user that is stored in association with a user record identified by said user personal identification code;
- e. comparing said [registered] second biometric [sample] data with said [user] first biometric [sample] data; and
- f. if said [registered biometric sample matches said user biometric sample] comparison indicates a match, storing information related to a financial transaction as an

electronic transaction receipt in association with said user record, wherein said electronic transaction receipt is retrievable in a subsequent refund transaction upon presentation of third biometric data from said user, said refund transaction being completed using said electronic transaction receipt as proof of said financial transaction.

Claim 24 (original) The method of claim 23, wherein said storing occurs automatically in accordance with system operator preferences.

Claim 25 (original) The method of claim 23, further comprising sending a purchase transaction approval request that includes information related to said financial transaction.

Claims 26-28 (canceled).

Claim 29 (currently amended) A method for processing a refund request by a user without a receipt, the method comprising:

- a. receiving, at a refund transaction station, a receiptless refund transaction request, said receiptless refund transaction request including at least [a] user biometric [sample] data;
- b. sending said receiptless refund transaction request to a system database;
- c. creating a user record in said system database for said user who is previously unenrolled;
- d. associating said user biometric [sample] data with said user record;
- e. processing a refund transaction in accordance with said receiptless refund transaction request; and
- f. storing in association with said user record information related to said refund transaction.

Claim 30 (currently amended) The method of claim 29, wherein said receiptless refund transaction request comprises refund transaction parameters that determine how the refund transaction request is processed.

Claim 31 (original) The method of claim 30, wherein if said parameters are not met said refund request is partially fulfilled.

Claim 32 (original) The method of claim 29, wherein said processing includes providing the user with store credit.

Claim 33 (original) A method for processing a refund transaction, the method comprising:

- a. receiving a refund transaction request, said refund transaction request including at least a user biometric sample;
- b. locating a user record associated with said user biometric sample;
- c. initiating a refund transaction based on previously stored transaction information that is associated with said user record; and
- d. storing in association with said user record said refund transaction information.

Claim 34 (original) The method of claim 33, wherein said refund transaction request includes an item code identifying an item to be returned for credit.

Claim 35 (original) The method of claim 33, wherein said refund transaction request includes a plurality of item codes identifying a plurality of items to be returned for credit.

Claim 36 (original) The method of claim 33, wherein said refund transaction request includes information related to the condition of one or more returned items.

Claim 37 (original) The method of claim 33, wherein said refund transaction request is evaluated according to refund transaction parameters.

Claim 38 (original) The method of claim 37, wherein said refund transaction parameters include one or more of the number of days since the date of the purchase transaction and the amount of the refund request.

Claim 39 (original) The method of claim 38, wherein if said refund transaction request does not meet said refund transaction parameters, a stored value account is associated with said user record.

Claim 40 (original) The method of claim 39, wherein said refund transaction request is granted by means of crediting said stored value account.

Claim 41 (original) The method of claim 40, wherein said user authorizes use of the credit held in said stored value account for conducting financial transactions via biometric authorization.

Claim 42 (original) The method of claim 33, wherein the refund transaction request information includes information identifying a system operator supervising the refund transaction.

Claim 43 (original) The method of claim 42, wherein said refund transaction request is processed via financial account information stored in association with a system operator record.

Claim 44 (original) The method of claim 42, wherein the system operator identifying information includes one or more of a system operator password, a system operator

identification code, and the device identification code of a system device associated with the system operator.

Claim 45 (original) The method of claim 42, wherein the system operator information is a biometric sample.

Claim 46 (original) The method of claim 45, wherein the system operator biometric sample is matched with a system operator biometric sample stored in the database.

Claim 47 (original) The method of claim 33, wherein said refund transaction is processed via financial account information stored in association with said user record.

Claim 48 (original) The method of claim 33, further comprising notifying said user via electronic communication when the refund transaction has been fully processed.

Claim 49 (currently amended) A method for processing a refund transaction, the method comprising:

- a. receiving a refund transaction request, said refund transaction request including [a] user biometric [sample] data;
- b. locating a user record associated with said user biometric [sample] data;
- c. sending, to a refund transaction station, purchase transaction information associated with said user record, said purchase transaction information including records of a plurality of prior purchase transactions associated with said user;
- d. receiving from said refund transaction station designations by said user of one or more purchases to return;
- e. initiating a refund transaction for said [designated purchases] designations of one or more purchases to return; and

f. storing in association with said user record information relating to said refund transaction [information].

Claim 50 (original) The method of claim 49, wherein said designations are performed by a system operator.

Claim 51 (currently amended) The method of claim 49, wherein [the] a biometric matching value threshold is lowered in an effort to generate a greater return of purchase transaction information.

Claim 52 (original) The method of claim 49, wherein said refund transaction request further includes a product code.

Claim 53 (original) The method of claim 52, wherein said product code is one or more keywords related to the purchased product.

Claim 54 (original) The method of claim 52, wherein said product code is a product department code.

Claims 55-62 (canceled)

Claim 63 (new) The method of claim 33, further comprising identifying one of a plurality of stored transaction information records associated with said user record, said plurality of stored transaction information records identifying a corresponding plurality of prior transactions completed by said user.